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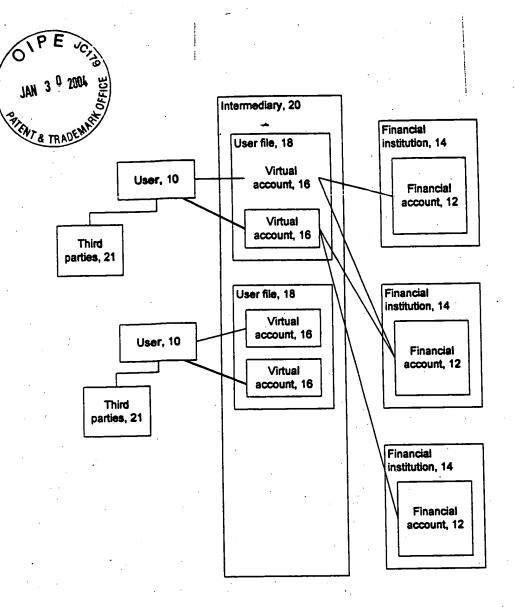


Figure 1



User file, 11

eCard number, 24
identifying information, 26
registered financial accounts, 28
registered fund receiving parties, 30
file password, 32

Figure 2

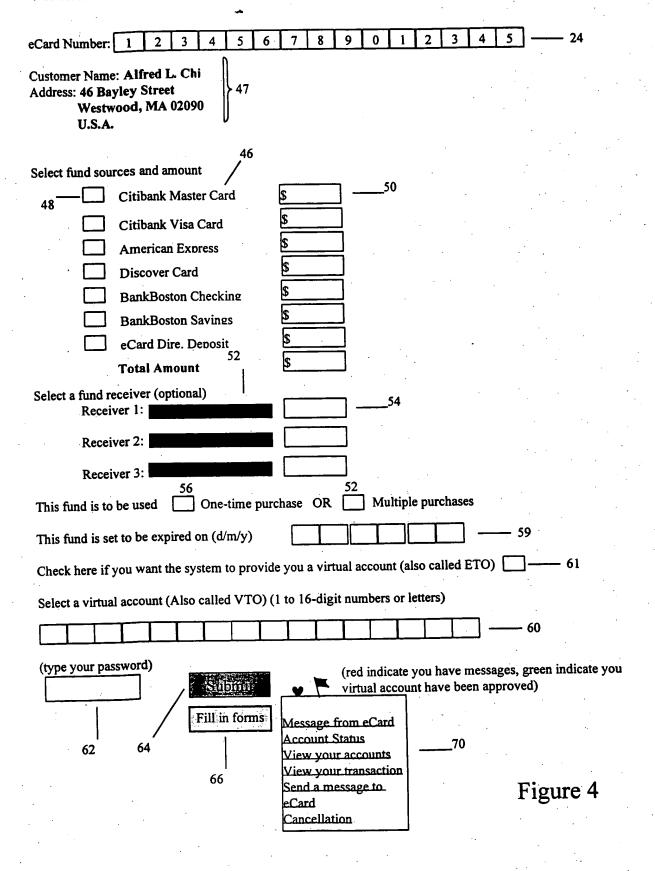


Virtual account

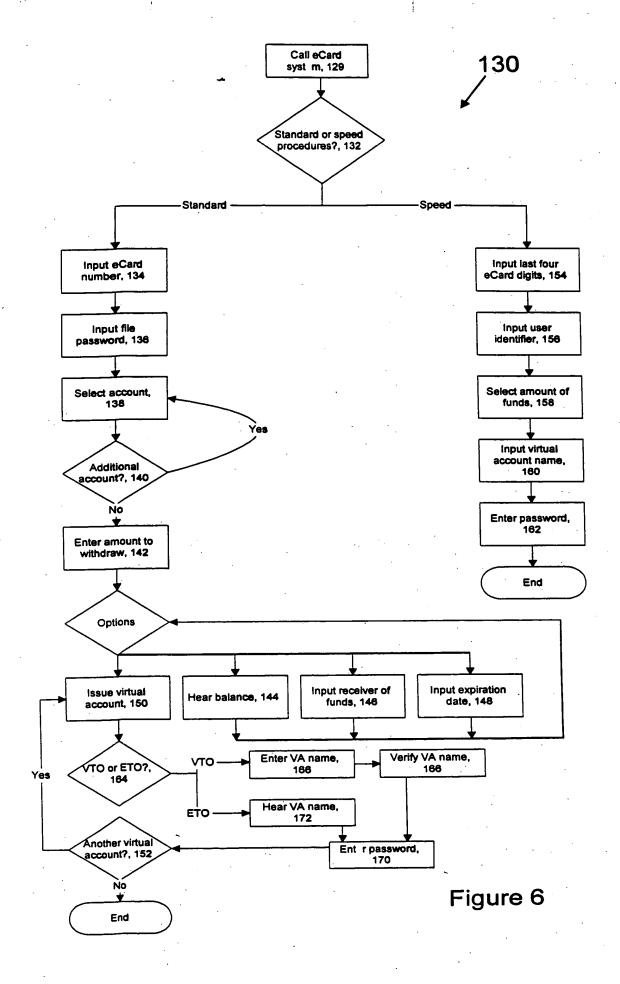
account name, 36
selected financial accounts (dollar amount) 38
selected fund receivers (dollar amount), 40
number of uses, 42
expiration date, 44
virtual account password, 45

Figure 3

Virtual Account Submission Form



Sample Display of virtual a	ccount submis	sion page	
eCard Number: 1 2 3 4 5 6	7 8 9 0	1 2 3 4	5
Customer Name: Alfred L. Chi Address: 46 Bayley Street Westwood, MA 02090 U.S.A.			
Select fund sources and amount	·		
Citibank Muster Cord	\$100.00		
Citibank Visa Card	\$		
American Express	<u> </u>	•	
Discover Card Bank Basson Checking	\$100.00		
	\$	•	
eCard Dire. Deposit	\$		
Total Amount	\$200.00		
Select a fund receiver (optional) Receiver 1: Amazon	\$110.00		
Receiver 2: Scars Store	\$40.00		
Receiver 3: China Caralen	\$50.00		
This fund is to be used One-time purch	nase OR Multip	ple purases	
This fund is set to be expired on (d/m/y)	3 0 0 1	0 0	
Select a virtual account (1 to 16-digit numbers	s or letter)		
goodfoodl	0 1		
(type your password)		e you have messa unt have been app	ges, green indicate you proved)
	Message from eCard Account Status View your accounts View your transaction Send a message to	:	
	eCard Cancellation		Figure 5



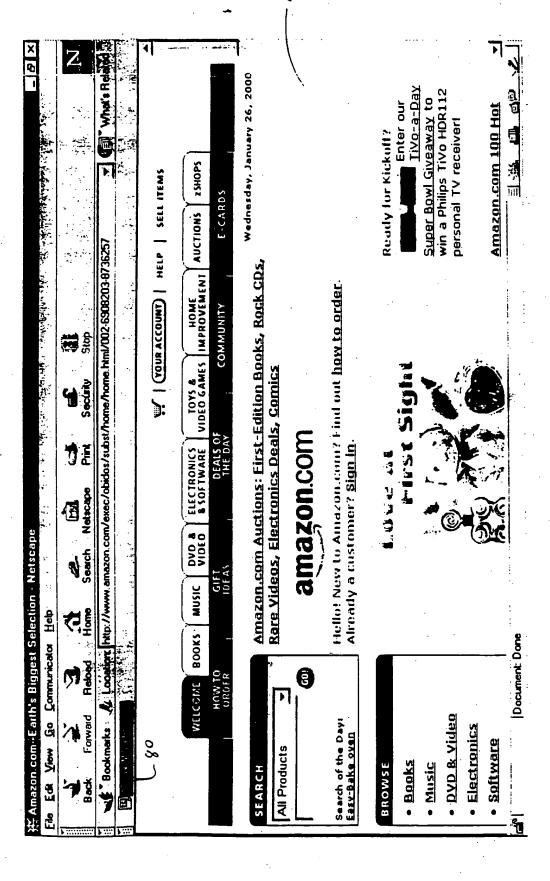


FIGURE ?

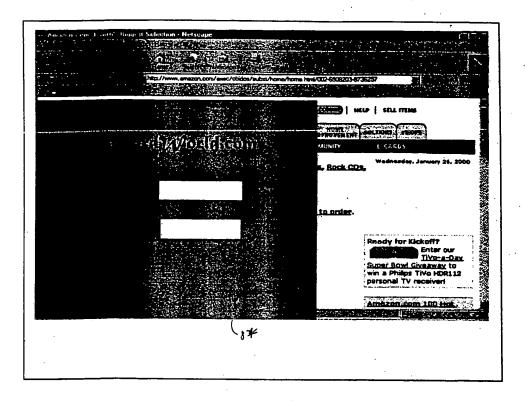
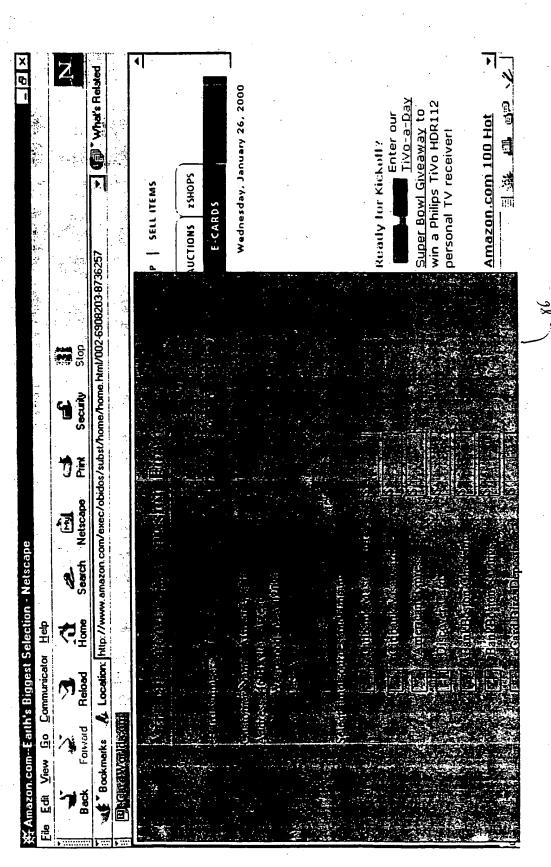
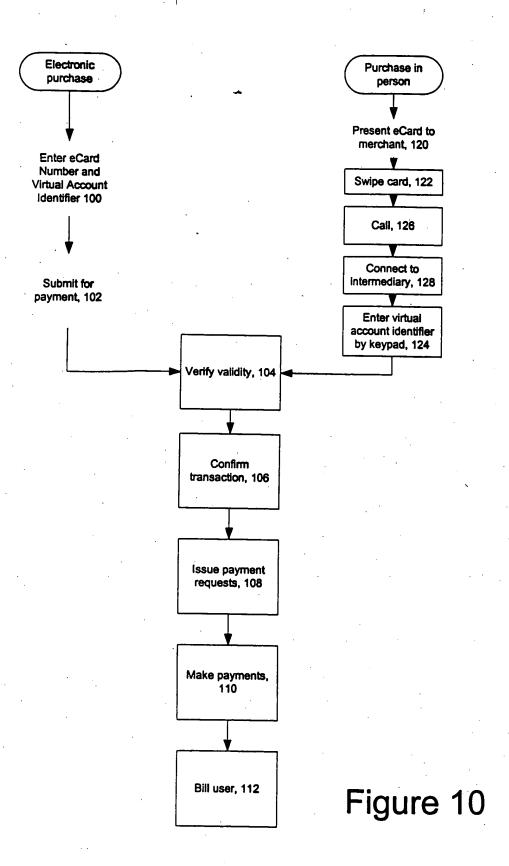


Figure 8





John Doe	VETO®	Certified Ch	eck Date	
123 Main St. Boston, MA 02222 (617) 555-1234	Care	dW rld.com	20 4	
Pay to the order o	of		\$	
206		· ·	Dollars	- 217
Memo	¥ 222	Bank S	Service Provider's Logo & Name	
1234567890	1234567890123456	230 1234567890abcdef	Visit the website (collect VETO fund) or call 1-800-my-ecard to validate the fund before cashing this check	
(Bank Route Number)	(eCardWorld.com's Account Number)	(Approved VETO)		, ''IC'

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VETO[™] Check Issuer

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Coll ct VETO[™] Funds



7	Part I; F r Non-eCardWorld.c m members:
	Name: (First) (Middle Inhini) (Last)
	Address:
	(Street or P. O. Box)
	(City) (State) (Zip Code)
	Phone Numbers;
	Day:
	Evening:
	E-Mail Address:
· 	
. €	Check here if you would like to use this information to sign up as an <u>eCardWorld.com</u> member.
342	Part II: For eCardWorld.com members:
	Enter eCardWorld account number:
	Enter Big Key:
et ^{el}	
2,7	Part III: Enter fund sender's information;
•	Sender's eCardWorld account number:
•	VETO:
240	
	Part IV: Indicate how you would like to receive the funds;
>	O eCardWorld Deposit Account. (For members only)
. :	O Mail a check to me.
	O Send to another recipient
	O Deposit to my current accounts in sCardWorld.com system
	O Deposit to my accounts not in eCardWorld system
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